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The Influence of TAM, Social influence, Security Relationship Toward Intention to Use E Wallet through Attitude and Trust

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Abstract: *The purpose of this study is to examine relationship of TAM, Social Influence and Security Toward Intention to use (IU) E-wallet with attitude and trust as intervening variables. The research uses quantitative approach with survey approach. The population of this survey is the people who live in Malang City with the conditions that they are 19-34 years old and the e-wallet used is (Gojek, OVO, Dana, LinkAja, Jenius). The samples taken was 150 respondents. The analysis technique used was SEM-PLS. The results showed that PU, SI, and S had no influence on IU e-wallets, only PEU had direct influence on IU e-wallets, Attitude could not mediate PU and PEU on IU e-wallet, but Trust could fully mediate Security against IU. This showed that the security of using the system can influence respondents' intention to use e-wallets based on trust in the system and it is recommended that e-wallet providers always pay attention to the security of their systems and simplify their applications so that users can benefit from using them.*

Keywords: *TAM, social influence, security, intention to use, attitude, trust*

Abstrak: *Tujuan dari penelitian ini adalah mengetahui hubungan TAM, dampak sosial, dan keamanan dengan niat menggunakan ewallet dengan sikap dan keyakinan sebagai variabel intervening. Penelitian ini menggunakan pendekatan kuantitatif dengan pendekatan survey. Populasi dalam penelitian ini adalah masyarakat Kota Malang yang berusia 19-34 tahun dan e-wallet yang digunakan adalah (Gojek, OVO, Dana, LinkAja, Jenius). Sampel yang diambil sebanyak 150 responden. Teknik analisis yang digunakan adalah SEM-PLS. Hasil penelitian menunjukkan bahwa PU, SI, dan S tidak berpengaruh terhadap e-wallet IU, hanya PEU yang berpengaruh langsung terhadap e-wallet IU, Attitude tidak dapat memediasi PU dan PEU pada e-wallet IU, tetapi Trust dapat sepenuhnya memediasi Security terhadap IU. Hal ini menunjukkan bahwa keamanan saat menggunakan sistem dapat mempengaruhi niat responden untuk menggunakan dompet elektroniknya. Bagi penyedia e-wallet memprioritaskan pada sistem keamanan dan mempermudah aplikasi sehingga pengguna merasa bahwa mereka mendapatkan manfaat dari penggunaannya.*

Kata kunci: *TAM, Intention to Use, Attitude, trust*

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INTRODUCTION

Information and communication technology such as the internet has changed the lifestyle of many people. Especially in the mobile sector which is increasingly growing very large. As reported by the Indonesian Internet Providers Association (2019), Indonesia has 107.2 million Internet users, an increase of 12.6% compared to 2018 (APJII, 2019). In the second quarter of 2020, increased even more to 73.7 percent of the Indonesian population, equivalent to 196.7 million users (APJII, 2020). Along with the development of internet use in Indonesia, financial technology has gradually developed as well. Business people start to innovate to create electronic payment facilities that are useful for maximizing the use of cashless payments. The meaning of electronic money is juridically contained in Article 1 number 3 Bank Indonesia Regulation No. 20/6/PBI/2018 which defines electronic money as payment instrument that fulfills the elements issued on the basis of the value of money deposited in advance to the issuer, the value of the money stored in server media or chip, and the value of electronic money managed by the issuer is not deposit as referred to in the law concerning banking.

Based on Bank Indonesia statistics (https://www.bi.go.id) there are 42 companies which are combination of e-money and e-wallet issuers in Indonesia. And here are the data on the top 10 E-wallet users in the last five years from 2017-2019.

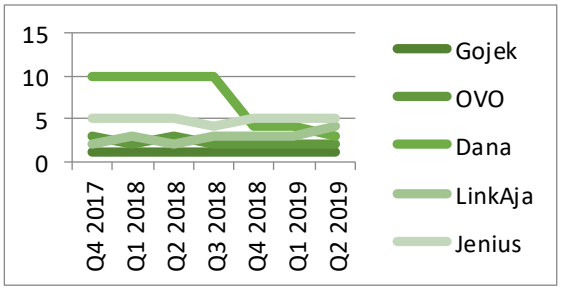

Figure 1. List of the Largest Digital Wallets in Indonesia for the fourth quarter of 2017-second quarter of 2019

Technological developments such as E-wallets provide many benefits or facilities that are very helpful for the community. One of them is the ease of access. In addition, the ease of using E-wallets as measuring rod of public belief that using certain systems or applications does not require hard effort.

It is enough with the help of smartphones and internet networks that people can make transactions whenever and wherever they want without having to be limited. Technology Acceptance Model (TAM) is model for utilizing information technology. As stated by Davis (1989), who developed intention in using technology that focuses on attitudes towards person's use of information technology by measuring the perception of use and ease of use of the information technology (Davis, 1989). The attitude put forward by Davis (1989) is positive or negative feeling from someone if they have to take action that will be determined (Davis, 1989). The supportive individual's attitude will automatically encourage the utilization and use of information technology.

Wibowo (2008) indicates that the Technology Acceptance Model (TAM) is model created to analyze the factors that influence the acceptance of information technology (Wibowo, 2008). Meanwhile, Jogiyanto (2007) states that the Technology Acceptance Model (TAM) is model that explains that intention and behavior are different things (Jogiyanto, 2007). Perceived usefulness is defined as to what extent person's belief in adopting information system will facilitate and improve his job performance. According to Wallace & Steven, 2014) perceived usefulness describes person's level of belief in the use of technology which can reduce their mental and physical burden (Wallace, 2014). As in the research conducted by Patel & Patel (2018), perceived usefulness has positive and significant relationship with internet banking use in Gujarat (Patel, K. J., & Patel, 2018). Meanwhile, perceived ease of use is defined as the belief that person's use of information technology can be more easily and understood by its use. Perceived ease of use influences attitude toward using, based on empirical study conducted by Buabeng-Andoh (2018) where the subject of this study is in southern Ghana who used 487 respondents in receiving m-learning (Buabeng-Andoh, 2018).

Apart from the aspects in Technology Acceptance Model (TAM), the author also involves perceived security in this study, according to Arpaci et al (2015) which explains that this aspect is important factor to consider in the context of adopting smartphone applications (Arpaci, Cetin, 2015). Perceived Security is person's level of confidence that the technology used for transactions is guaranteed its security, or is protected from all potential threats. User data is guaranteed its security, will not be stored or used by unauthorized persons or unauthorized users.

Sharma et al (2017), Social influence is the to what extent other people influence individuals in their social environment (Sharma, S. K., Govindaluri, S. M., Muharrami, S. M., & Tarhini, 2017). The uncertainty inherent in the adoption of new technologies can encourage a person to seek opinions or suggestions from their social group consequently, individuals may be less dependent on their own opinions and beliefs and also consider the psychological and social risks arising from social interactions when adopting technology. One of the studies that uses social influence in the technology adoption is Singh & Srivastava (2018) who say that social influence has positive influence on the use of mobile banking (Singh, & Srivastava, 2018).

Intention to use is person's desire to perform certain action or behavior. Jogiyanto (2007) someone will take action if he has desire or interest to do it (Jogiyanto, 2007). In terms of using E-wallets, this study examines E-wallet users in Malang City. Currently, the widespread use of electronic wallets shows positive development for the economy and also reduces the use of cash (cashless) in Indonesia, especially in the Malang city. From the explanation above, it can be said that this research is used to determine the factors that influence person's intention to use facilities in using the E-wallet system. This study also examines the mediating effects of electronic trust and satisfaction on the relationship between repurchase intention and determinants.

Researchers take several variables that can influence the use of E-wallets. These variables are perceived usefulness (PU), perceived ease of use (PEU), social influence (SI), and perceived security (S), attitude as intervening variable of PU and PEU, Trust as intervening variable of S and intention to use as (IU), while the objects studied were the top five e-wallet rankings according to the AAPJI survey in August 2019 and the research was conducted in Malang City. This city was chosen because it has implemented the National Non-Cash Movement (GNNT) and this system continues to be encouraged and supported by Bank Indonesia (BI). However, until now this transaction model is still popular in toll road areas, and supermarkets, malls).

LITERATURE REVIEW

Technology Acceptance Model

Technology Acceptance Model (TAM) is theory that discuss the use of information technology systems which are considered very influential and are generally used to explain individual acceptance toward the use of information technology systems (Jogiyanto, 2007). In TAM, user acceptance in the use of information systems is influenced by two factors, namely perceived usefulness and perceived ease of use**.**

Perceived usefulness defines to what extent a person believes that using a technology will improve job performance, this factor is influenced by the factor of ease of use (Davis, 1989). There are 6 indicators to measure usability factors, namely: work more quickly, improve job performance, increase productivity, increase work effectiveness, make work easier, and useful. *Perceived ease of use* is defined as the extent to which potential users expect the target system to be easy to implement. In other words, users don't expect much difficulty in learning and applying these technologies**.** There are 6 indicators to measure the ease of use factor, the ease of the system to learn, the ease of the system, the interaction with the system that is clear and easy to understand, flexibility of interaction, easy to skillful using the system, and easy to use (Davis, 1989).

Social Influence

Social influence is to what extent other people influence individuals in their social environment (Sharma, S. K., Govindaluri, S. M., Muharrami, S. M., & Tarhini, 2017). Family, friends or people who are part of the same social group. Social influence shows to what extent individual perceptions of something others believe in the use of new system (Adiwibowo, et al., 2012).

SI is formed by two aspects: subjective norms and visibility (Wang, E. S.-T. dan C., 2014). Subjective norms defines to social influences related to consumer perceptions of what should or should not be done. Subjective norms have two indicators, which consist of Behavioral Beliefe and Normative Beliefe (Amin, H., Hamid, M.R.A., Tanakinjal, G.H. and Lada, 2006). *Visibility* is a social shape formed by the state of consumer behavior that other consumers can observe, reflecting that consumer decisions are influenced by how they perceive the behavior of other consumers**.** Based on this understanding, There are two indicators of visibility, namely other consumer behavior and environmental influences (Wang, E. S.-T. dan C., 2014).

Security

Information security involve aspects of authentication (data is exchanged during transaction only for authorized users), confidentiality (data exchanged during the transaction is read and understood only by the user concerned), non-repudiation (transaction participants cannot deny participation those in transactions), and data integrity (accurate data exchanged during transactions) (Mahendra, Y. A. S., Winarno, W. W., & Santosa, 2017). Security indicators include security assurance and data confidentiality (Fahmi, Z., 2019)**.**

Attitude

Attitudes are evaluative statements or assessments relating to objects, people or events (Baharuddin & Wahyuni. N., 2008). Attitude is one of the areas of psychology that deals with perception and behavior. In English, attitude is called attitude. Attitude is the way of reacting to stimulus. There are several factors that influence attitudes, namely personal experience, the influence of other people who are considered important, the influence of culture, mass media, educational and religious institutions, and the influence of emotional factors (Azwar, 2013).

Trust

Trust (trust or belief) is the belief that the actions of another person or group are consistent with their beliefs (Amir, 2005). Trust is basically the willingness of one party to rely on another party, namely the party who has received the trust. Trust is also a set of specific beliefs in Integrity (honesty of the trusted party), Benevolence (attention and motivation of the trusted to act in accordance with the interest of those who believe in them), Competency (the ability of the trusted party to carry out the trusting's needs) and Predictability (behavior consistency of the trusted party). To build a trust, it requires seven core values, namely openness, competence, honesty, integrity, accountability, sharing, and respect.

Intention to Use

Intention to use, can be defined as the user's intention to use or reuse certain object (Kusuma, H. dan Susilowati, 2009). The indicators of intention to use are Compability and Ease of Use (Lee; Wan, 2010). Based on Ajzen's

Theory of planned behavior (1991), intention is: (1) attitude toward behavior (2) subjective norms (3) perceived behavioral control (Ajzen, 1991)

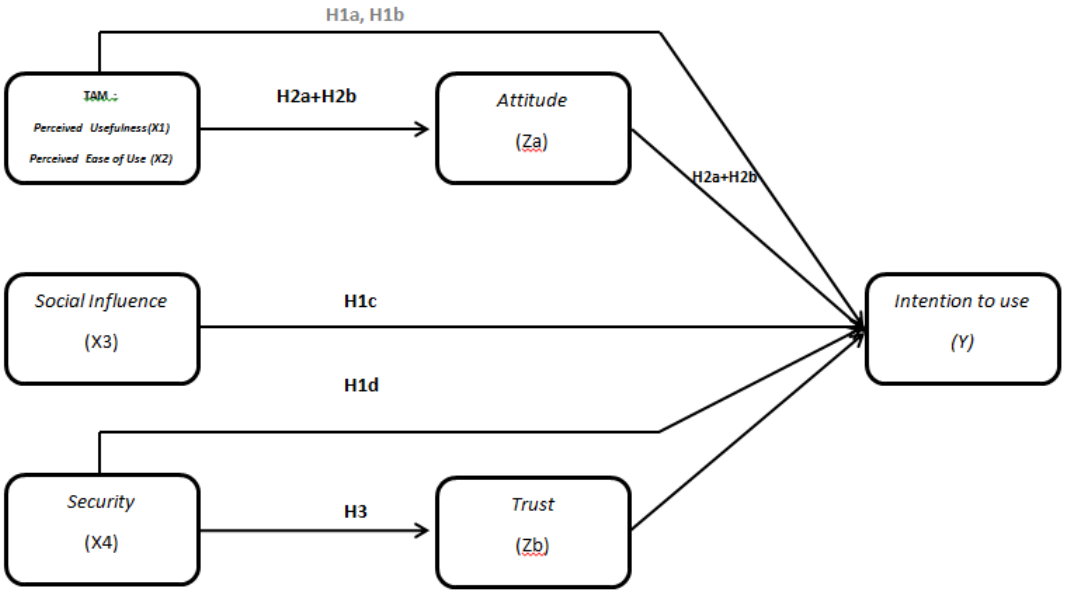

Figure 2. Conceptual Framework

Singh & Srivastava (2018) in their research found that perceived ease of use has positive influence on the intention to use m-banking in India (Singh, S., & Srivastava, 2018). TAM has positive influence on the intention to use internet banking in Gujarat (Patel, K. J., & Patel, 2018). TAM has positive influence on m-banking adoption in Muscat, Oman (Sharma, S. K., Govindaluri, S. M., Muharrami, S. M., & Tarhini, 2017). Social influence is very influential on international business in technology-based services in Oman (Sharma, S. K., Govindaluri, S. M., Muharrami, S. M., & Tarhini, 2017). Meanwhile, Patel & Patel (2018) say the same thing, namely social influence is one of the most important things in the adoption of internet banking in India (Patel, K. J., & Patel, 2018). Security has positive influence on the intention to use internet banking in Gujarat (Patel, K. J., & Patel, 2018). Security has positive influence on the intention to use e-commerce in India (Trivedi, S. K., & Yadav, 2018). Security has positive influence on the intention to use m-banking in the city of India (Singh, S., & Srivastava, 2018). Security has positive influence on the intention to use internet banking in Gujarat (Patel, K. J., & Patel, 2018). Security has positive influence on the intention to use e-commerce in India (Trivedi, S. K., & Yadav, 2018). Security has positive influence on the intention to use m-banking in the city of India (Singh, S., & Srivastava, 2018). Based on the formulated problems, the hypothesis results are as follows:

Hypothesis 1a: Perceived Usefulness has direct influence on Intention to use E-wallet

Hypothesis 1b: Perceived Ease of Use has direct influence on Intention to use E-wallet

Hypothesis 1c: Social Influence has direct influence on Intention to use E-wallet

Hypothesis 1d: Security has direct influence on Intention to use E-wallet

Perceived usefulness and perceived ease of use are influenced by attitude before taking further action in the use of technology (Chau, V.S. and Ngai, 2010). Attitude is used as mediator between TAM and the intention to use m-learning in Ghana (Buabeng-Andoh, 2018). Attitude is influenced by two factors, namely the ease and usefulness of a technology (Jamshidi, D., & Hussin, 2016).

Hypotheses 2a & 2b: Perceived Usefulness and Perceived Ease of Use have indirect influence on Intention to use E-wallet through Attitude

Trust can influence or become a security mediator in the intention to use of gen Y e-commerce in India (Trivedi, S. K., & Yadav, 2020). Meanwhile, according to Singh & Srivastava (2018) Security has positive influence on customer trust in using mobile banking (Singh, S., & Srivastava, 2018). Security has positive influence on trust in the use of E-wallets (Chawla, D., & Joshi, 2019). Perception of security has positive influence on trust in the use of online trading (Roca, J. C., García, J. J., & de la Vega, 2009).

Hypothesis 3: Security has indirect influence on Intention to use E-wallet through Attitude

METHOD

The population in this study are people who use the E-wallet application in Malang City. In this study using sample selection based on purposive sampling method. Purposive sampling is a sampling technique with certain considerations (Sugiyono, 2013). This method is used in order to obtain representative sample according to the criteria determined by the author. The sample in this study was taken based on the following criteria:

1. People who live in five sub districts (Kedungkandang, Klojen, Sukun, Blimbing, and Lowokwaru) in Malang City. They were chosen because implemented the National Non-Cash Movement (GNNT), directly supported by Bank Indonesia (www.malangtimes.com).
2. 19-34 years old (APJII, 2018).
3. The e-wallet used is one of the top five rankings according to the 2019 Iprice survey (Gojek, OVO, Dana, LinkAja, Jenius).

The data collection technique in this study was questionnaire. Meanwhile, the data source was obtained from primary data. Namely, the researcher gave questionnaire directly to the public using the E-wallet application in Malang City. The table 1 shows the proportional distribution of samples per district:

Table 1. Proportional sample per district

District	Total population	Proportional Sample
Kedungkandang	196.298	34
Klojen	196.917	34
Sukun	101.410	17
Blimbing	181.426	31
Lowokwaru	198.839	34
Total	874.890	150

Measurement of Perceived Usefulness variables used a 4-point Likert scale. The measurement of this variable used 6 questions from the instrument developed by (Davis, 1989). Measurement of Perceived Ease of Use variable used a 4-point Likert scale. The measurement of this variable used 6 questions from the instrument developed by (Davis, 1989). The Measurement of Social Influence variables used a 4-point Likert scale. The measurement of this variable used 4 questions from the instrument developed by (Wang, E. S.-T. dan C., 2014). Measurement of the Security variable used a 4-point Likert scale. The measurement of this variable used 2 questions from the instrument developed by (Fahmi, Z., 2019). Measurement of Attitude variables used a 4-point Likert scale. The measurement of this variable used 3 questions from the instrument developed by (Taylor, S., & Todd, 1995). Measurement of Trust variables Used a 4-point Likert scale. The measurement of this variable used 7 questions from the instrument developed by (Lee; Wan, 2010). Measurement of the Intention to Use variable used a 4-point Likert scale. The measurement of this variable used 8 questions from the instrument developed by (Lee; Wan, 2010).

In this study, the data analysis used the partial least squares (PLS) approach. PLS was a component or variant-based structural equation modeling (SEM) equation model. According to Ghozali (2006), PLS is an alternative approach that moves from a covariance-based SEM approach to a variant-based SEM approach. The author used SEMPLS because the model created was complex, while the data used was cross-cutting, with variables in it, and a limited number of samples.

The Sobel test was performed by testing the magnitude of the indirect effect of the independent variable (X) on the dependent variable (Y) via the intervening variable (Z). The indirect effect of X on Y to Z was calculated by multiplying path X → Z (a) by path Z → Y (b) or ab. Therefore, the coefficient of ab = (cc`). Where c is the effect of X on Y without Z control, and c'is the coefficient of influence of X on Y after Z control. The standard error of the coefficients a and b is expressed as Sa and Sb, and the size of the standard error of the indirect effect is calculated by the following formula

$$Sab = \sqrt{b^2Sa^2 + a^2Sb^2 + Sa^2Sb^2}$$

To test the importance of indirect effects, some calculations need to be done T-value of the coefficient from the following equation:

$$t = \frac{ab}{Sab}$$

Ghozali (2009) t-scores are compared to t-table values. That is> = 1.96. If the t-value is greater than the t-value in the table, we can conclude the effect of mediation**.**

RESULTS AND DISCUSSION

The following is summary table of the answers to the 150 questionnaires that the researcher has distributed:

Table 2. Respondent description

Respondent characteristics		F	%
Gender	Female	90	60%
	Male	60	40%
Occupation	Civil servant	2	1%
	Private employee	7	5%
	Entrepreneur	5	3%
	Farmers	0	0%
	Students	124	83%
	Others	12	8%
Age	19-25 years old	144	96%
	26-30 years old	5	3%
	31-34 years old	1	1%
Sub district	Kedungkandang	34	22%
	Klojen	34	22%
	Sukun	17	12%
	Blimbing	31	21%
	Lowokwaru	34	23%
E-wallet	Gojek	26	17%
	OVO	86	58%
	Dana	9	6%
	LinkAja	24	16%
	Jenius	5	3%

Measurement Model

The measurement model for reliability and validity can be seen in Table 3, from Cronbach's Alpha and Composite Reliability. A reflective measure is said to be high if it correlates more than 0.70 with the construct to be measured (Ghozali, 2006). In Table 3, all variable indicators are shown that reliability is higher than 0.7 for all data.

Fornnel and Larcker (1981) in Ghozali (2006) Another method to assess discriminant validity is to compare the square root value of Average Variance Extracted (AVE) for each construct with the correlation between other constructs in the model (Ghozali, 2006). It is recommended that AVE value should be greater than 0.5.

Table 3. Validity and Reliability

Variable	Indicator	Factor loading	CR	Croanbach Alpha	AVE
PU (X1)	PU1	0.749	0.916	0.891	0.646
	PU2	0.796			
	PU3	0.796			
	PU4	0.866			
	PU5	0.814			
	PU6	0.801			
PEU (X2)	PEU1	0.783	0.921	0.896	0.660
	PEU2	0.848			
	PEU3	0.863			
	PEU4	0.855			
	PEU5	0.714			
	PEU6	0.801			
S (X3)	S1	0.938	1.000	1.000	1.000
	S2	0.930			
SI (X4)	SI1	1.000	0.932	0.854	0.873
A (Za)	A1	0.871	1.000	1.000	1.000
	A2	0.867			
T (Zb)	T1	0.709	0.905	0.877	0.576
	T2	0.755			
	T3	0.775			
	T4	0.712			
	T5	0.805			
	T6	0.810			
	T7	0.742			
ITU (Y)	ITU1	0.832	0.912	0.886	0.635
	ITU3	0.845			
	ITU4	0.777			
	ITU6	0.731			
	ITU7	0.815			
	ITU8	0.773			

Measurement of Structural Model

The structural model was measured by looking at the r^2 of the Dependent Variable and the Path Coefficient test. The relationship between variables s considered strong when the path coefficient is greater than 0.1 and the relationship between variables is considered significant if the t-statistic value is more than 1.96 (Urbach & Ahlemann, 2010). Testing of the path coefficient was carried out using bootstrapping procedure with 150 respondents.

Tabel 4. Fornell Larcker

Variable	A (Za)	ITU (Y)	PEU (X2)	PU (X1)	S (X3)	SI (X4)	T (Zb)
A (Za)	0.869						
ITU (Y)	0.609	0.796					
PEU (X2)	0.578	0.519	0.812				
PU (X1)	0.596	0.524	0.545	0.804			
S (X4)	0.561	0.362	0.322	0.451	0.934		
SI (X3)	0.468	0.423	0.42	0.477	0.47	1.000	
T (Zb)	0.719	0.684	0.485	0.664	0.628	0.577	0.759

In the Discriminant Validity test, Fornell Larcker and Cross Loading values were used. Fornell Locker is the correlation value between a variable with the variable itself and variables with other variables. Fornell Larcker value can be said to be good if the value of the variable with the variable itself is greater than the value of the variable with other variables.

In table 4, it can be seen that the value of the variable with the variable itself is greater than the value of the variable with other variables. So that the variables in this study are said to be good and can be analyzed further.

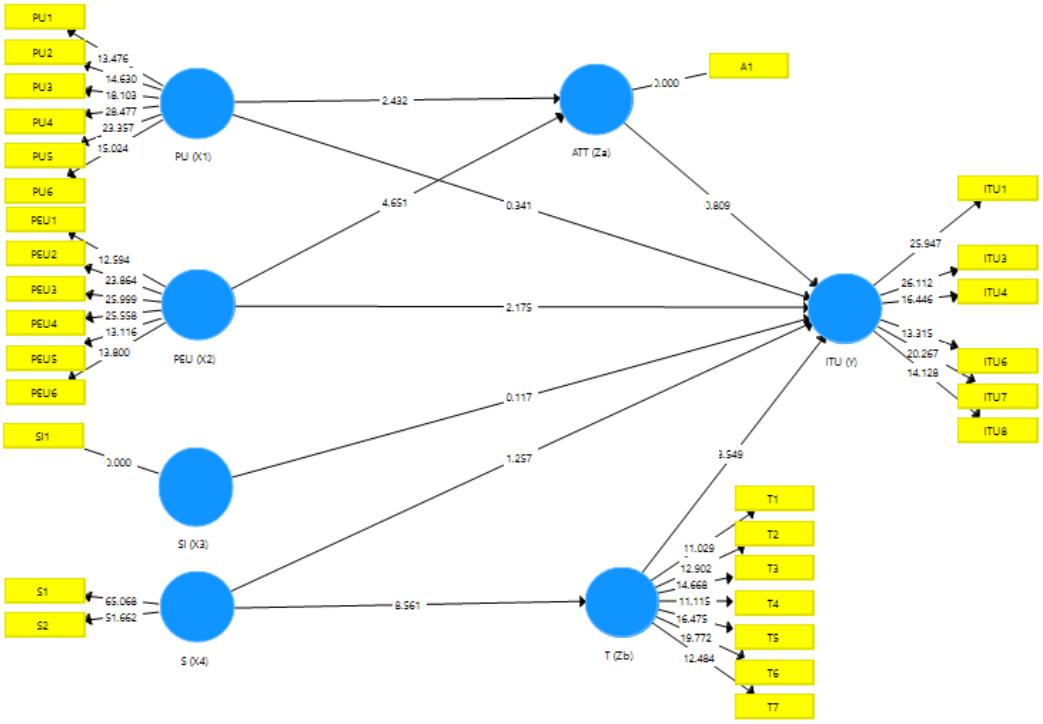

Figure 3. Output Model

The hypothesis testing was shown in table 5 and 6.

Table 5 Hypothesis Testing Results

Variable	Original Sample (O)	T Statistics (|O/STDEV|)
PU (X1) -> ITU (Y)	0.037	0.341
PEU (X2) -> ITU (Y)	0.209	2.175
PU (X1) -> ATT (Za)	0.255	2.432
PEU (X2) -> ATT (Za)	0.437	4.651
SI (X3) -> ITU (Y)	0.011	0.117
S (X4) -> ITU (Y)	-0.124	1.257
S (X4) -> T (Zb)	0.628	8.561
ATT (Za) -> ITU (Y)	0.072	0.809
T (Zb) -> ITU (Y)	0.586	3.549
PU (X1) -> ATT (Za) -> ITU (Y)	0.018	0.750
PEU (X2) -> ATT (Za) -> ITU (Y)	0.032	0.741
S (X4) -> T (Zb) -> ITU (Y)	0.368	3.149

Table 5 and table 6 show that Perceived usefulness (X1) has no direct influence on the intention to use E-wallet (Y) with t-statistic value of 0.341 <1.96. Therefore, it can be interpreted that the benefits contained in e-wallets do not influence a person's intention in using the system. This also means that respondents do not fully feel that they are helped by some benefits that exist in the e-wallet system used. This research is consistent with the results of research conducted by Hadikusuma et al (2019) which states that there are no significant factors between the variable Perceived Usefulness and Intention to use OVO mobile payment (Hadikusuma, S., dan Jaolis, 2019). However, the results are different from those done by (Patel, K. J., & Patel, 2018) which states that Perceived Usefulness has significant influence on Intention to use internet banking. Which indicates that if someone feels or believes that information systems are beneficial to him, he will continue to use them. Likewise, Sharma et al (2017) say that the higher person's perception of the system, the higher the information use (Sharma, S. K., Govindaluri, S. M., Muharrami, S. M., & Tarhini, 2017).

Table 6. Path Coefficient Result

Variable	Sig.
PU (X1) -> ITU (Y)	Not significant
PEU (X2) -> ITU (Y)	Significant
SI (X3) -> ITU (Y)	Not significant
S (X4) -> ITU (Y)	Not significant
PU (X1) -> ATT (Za) -> ITU (Y)	Not significant
PEU (X2) -> ATT (Za) -> ITU (Y)	Not significant
S (X4) -> T (Zb) -> ITU (Y)	Significant

Perceived ease of use (X2) had positive influence on intention to use E-wallet (Y) with t-statistic of 2.175> 1.96. Perceived ease of use is defined as the extent to which potential users expect the target system to be easy to implement. In other words, users don't expect much difficulty in learning and applying these technologies. This means that for respondents using e-wallets is able to facilitate their financial transactions so that intention in using them is also high. This study is in line with Singh & Srivastava (2018) which states that this is because respondents find it easier to make financial transactions using only smartphones and data packages wherever and whenever the respondent wants them (Singh, S., & Srivastava, 2018). The perceived ease of use has a very positive effect on the intent to use the credit cards in Malaysia (Jamshidi, D., & Hussin, 2016). Trivedi & Yadav (2020) who get the results that Perceived Ease of Use has significant influence on Intention to Use online shopping applications in India (Trivedi, S. K., & Yadav, 2020). It can be indicated that the higher the value of convenience and flexibility in a system, the higher one's intention to use it.

Social influence (X3) had no direct influence on the intention to use E-wallet (Y) with t-statistic of 0.117 <1,967. Social influence is to what extent other people influence individuals in their social environment. Family, friends, or individuals who are part of the same social group (Sharma, S. K., Govindaluri, S. M., Muharrami, S. M., & Tarhini, 2017). This means that the

people of Malang City who use e-wallets are not easily influenced by other people. Which means that their knowledge level is quite good and they feel more able to carry out all forms of transactions without being influenced by other people and are more independent in choosing the system they will use. This research is in line with research conducted by Singh & Srivastava (2018) which states that Social Influence has no significant influence on Intention to Use mobile banking in India (Singh, S., & Srivastava, 2018). And inversely related to research (Sharma et al, 2017; Hadikusuma et al 2019; Patel & Patel. 2018).

Security (X4) had no direct influence on the intention to use E-wallet (Y) with t-statistic of 1.257 <1.96. Perceived Security is person's degree of confidence that the technology used to transmit sensitive information such as consumer data and financial transactions is guaranteed its security, or is protected from all potential threats. Its financial data remains confidential, will not be stored and used by unauthorized persons or unauthorized users (Arpaci, Cetin, 2015). This indicates that respondents do not think much about security in their e-wallet transactions. This research is not in line with Patel (2018) which states that security has positive influence on the intention to use internet banking in Gujarat, but supports Hadikusuma et al (2019), (Chawla, D., & Joshi, 2019), and Taherdoost (2017) who state that security has no significant influence towards Intention to Use e-service.

Perceived Usefulness did not have indirect influence on the intention to use E-wallet through attitude with t-statistic of 0.720 <1.96. From this test, it was found that Perceived Usefulness had direct influence on Attitude and Attitude had no direct influence on Intention to use. Meanwhile, for the influence of mediation, testing between the intervening variables and the dependent variable was carried out using the Sobel formula calculation. From this test, the results showed that the mediation was not significant. So thus the influence model of Perceived Usefulness on Intention to use with Attitude as an intervening variable was rejected. From the two tests, it can be said that the respondents felt that there were benefits to the e-wallet system, but this did not necessarily make them intentioned in using it.

Perceived Ease of Use did not have indirect influence on intention to use E-wallet through attitude with t-statistic of 0.794 <1.96. It could be said that the ease with which the e-wallet system only influenced their attitude. And this attitude did not necessarily make the respondents want to use the system. This result is inconsistent with (Chau, V.S. and Ngai, 2010), (Buabeng-Andoh, 2018) and (Jamshidi, D., & Hussin, 2016) that attitude is used as a mediator between TAM and the intention to use m-learning in Ghana.

Security had indirect influence on intention to use e- wallets through trust with t-statistic of 3,315> 1.96. It could be said that the security of using the system could influence respondents' intention in using e-wallets based on their trust in the system. In line with Trivedi & Yadav's (2020) research, the mediation between security and intention in using online shopping applications (Trivedi, S. K., & Yadav, 2020). Without belief or trust in information technology system, a person will have no intention in using the information system. Therefore, security is special factor that is very important

in the use of information technology. Looking at the current era, it is very vulnerable to crimes in the use of technology such as misuse of someone's personal data or others.

CONCLUSION

This study aims to determine the TAM, social and security implications of the intention to use ewallet in the city of Malang, with attitude and trust as intervening variables. Based on the results of the analysis and discussion described in the previous chapter, the following conclusions are obtained: There was no direct influence of Perceived Usefulness (PU), Social Influence (SI), and Security (S) on Intention to use (IU). There was direct influence of Perceived Ease of Use (PEU) on Intention to use (IU). Attitude (ATT) could not mediate Perceived Usefulness (PU) and Perceived Ease of Use (PEU) to Intention to Use (IU). Trust (T) could fully mediate Security (S) on Intention to Use (IU). Based on the above conclusions, the following suggestions can be given: For further researchers to be able to develop this research more broadly in order to find out other influences such as by adding other variables which are still closely related to the variables contained in this study such as Brand Image and Privacy variables and it can be used as reference for further research regarding Technology Acceptance Model (TAM), Social Influence, Security, Attitude, Trust, and Intention to Use. Suggestions for e-wallet providers are to be able to review and find out what factors can be used to correct deficiencies in their application. One of them is making the application easier to operate so that respondents feel the benefits of using the system.

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